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concealed on his or her person. The fact that one person carries this weapon is not proof, is not even necessarily a plausible indication that that individual is wrapped tightly enough to be trusted to do that. Too many loopholes exist in this law and people totally irresponsible can procure a permit and carry these concealed handguns. Thank you, Mr. President.

SENATOR CUDABACK: Thank you, Senator Chambers. Senator Preister. Is Senator Preister...?

SENATOR PREISTER: Thank you, Mr. President. I would yield my time to Senator Chambers.

SENATOR CUDABACK: Senator Chambers.

SENATOR CHAMBERS: Thank you, Senator Preister. Thank you, Mr. President. Continuing along the line of discussion that I had started on. Insurance is designed to make an injured person whole to the extent that the payment of money can do such. Because most people cannot be self-insurers, meaning they have enough means to respond in damages to make a person whole when that person has been hired...harmed by the individual's conduct, that individual can purchase insurance. By having a large pool of people similarly situated paying premiums relative to the particular type of injury that may result, the risk is spread around among a lot of people. The anticipation is that not everybody in the pool is going to have to have a claim paid at the same time which would more than exhaust that pool if it was based only on the premiums paid in. We should require these people who want to carry these guns to have an insurance policy, a liability policy. It is not enough for that person to say, oops, I'm sorry. I didn't know the gun was loaded and I'm so sorry, my friend. I didn't know the gun was loaded and I'll never, never do it again. In the meantime, somebody's spine has been severed and he or she may be a quadriplegic. And who is going to pay any of the costs? Not the gun wielder because the gun wielder, by virtue of wielding the gun, has indicated to me irresponsibility from the out start. Nobody has shown a compelling reason for us to put something like this into the law. The argument that we have given to us most often is that other states are doing it. There are many things done in other